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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/071,363	02/07/2002	Richard C. Johnson	ORCL5775/OID-2001-195-01	8641
53156	7590	12/22/2005		
YOUNG LAW FIRM, P.C. 4370 ALPINE RD. STE. 106 PORTOLA VALLEY, CA 94028			EXAMINER WORJLOH, JALATEE	
			ART UNIT	PAPER NUMBER
			3621	

DATE MAILED: 12/22/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

10/071,363

Applicant(s)

JOHNSON, RICHARD C.

Examiner

Jalatee Worjloh

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 14 November 2005.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-5,7-16,18-28 and 30-65 is/are pending in the application.
- 4a) Of the above claim(s) 36-65 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-5,7-16,18-28 and 30-35 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

**DETAILED ACTION**

***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 11/14/2005 has been entered.

2. Claims 1-5,7-16,18-28 and 30-35 have been examined.

***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-5,7-16,18-28 and 30-35 rejected under 35 U.S.C. 103(a) as being unpatentable over US Publication No. 2005/0060584 to Ginter et al. in view of US Publication No. 2002/0147905 to Perlman.

Referring to claims 1 and 24, Ginter et al. disclose issuing a primary digital certificate to a primary certificate holder of a corporation, the primary certificate being configured to authorize the primary certificate holder to designate a plurality of holders of secondary digital certificates that are derivative from the primary certificate, each of the primary and plurality of secondary

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certificates including at least one of unique identifying information and an indication of authority of the holder of the certificate, an authority defined in each of the secondary digital certificates being comparatively more limited than an authority defined in the primary digital certificate (see paragraph [0907] - it may be efficient and/or desirable for each institution holding a certificate to issue dependent certificates to its own faculty, staff and students and paragraph [0908] certifying authority may issue electronic controls, subject to controls issued by rights holder for example, that delegate, to the institution's certifying authority the authority and responsibility to issue dependent certificates within certain limits), collecting, over the computer network, pending corporate payment requests for clearing against an account of the corporation (see paragraph [0576] financial clearinghouse may collect payment related information and details, and efficiently arrange for the transfer of money and other compensation to ensure that value providers get paid), periodically generating a pending payment statement that includes the collected pending payment requests (see paragraph [0602] providing periodic reporting of transaction activity for clearinghouse reconciliation and recordation purposes), requiring the each of the collected pending payment requests be validated by an authentication primary or secondary certificate holder having the authority to validate the payment requests (see paragraph [0581], allowing each party involved in a transaction to verify that a given exchanged as occurred), clearing only validated corporate payment requests of the pending payment statement against the corporate account (see paragraph [0582] reconciling accounts at time of purchase, e.g. transferring funds from a value chain participant account to one or more provider accounts). Ginter et al. do not expressly disclose an indication of authority of the holder of the certificate that includes at least one of a predetermined maximum payment that the holder of the certificate

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is authorized to validate and an identification of payees for which the certificate holder is authorized to validate payments and an authenticated secondary certificate holder having the authority to validate the payment request up to the predetermined maximum payment and for the identified payees included in the indication of authority of the secondary certificate issued to the authenticated certificate holder. Perlman discloses a entity or group certificate that includes at least one of a predetermined maximum payment that the holder of the certificate is authorized to validate and an identification of payees for which the certificate holder is authorized to validate payments and a certificate holder having the authority to validate the payment requests up to the predetermined maximum payment and for the identified payees included in the indication of authority of the certificate issued to the certificate holder (see paragraph [0055]). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Ginter et al. to include an indication of authority of the holder of the certificate that includes at least one of a predetermined maximum payment that the holder of the certificate is authorized to validate and an identification of payees for which the certificate holder is authorized to validate payments and an authenticated secondary certificate holder having the authority to validate the payment request up to the predetermined maximum payment and for the identified payees included in the indication of authority of the secondary certificate issued to the authenticated certificate holder. At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to do this because it provides an additional level of security.

Referring to claims 2, 13 and 25, Ginter et al. disclose the method wherein the primary certificate (i.e. "first certificate") includes both an identifying information uniquely identifying

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an officer of the corporation and the authority of the officer (see claim 67; embedding the first virtual entity certificate into a secure container having a first associated rule set at least in part governing use of the first virtual entity certificate, the first associated rule set including a rule governing the circumstances under which the first member may perform an action on behalf of the first virtual entity).

Referring to claims 3,14, and 26, Ginter et al. disclose the primary certificate (i.e. “first certificate”) includes the identifying information uniquely identifying an officer of the corporation (see claim 67—generating a first virtual entity certificate, an identifier related to a first virtual entity), and wherein the authority of the officer is stored by the financial services provider (see paragraph [0834] qualifications might be established by presentation of one or more valid certificates, which might be simply checked, or stored in the database)

Referring to claims 4, 15 and 27, Ginter et al. disclose receiving the primary certificate from the primary certificate holder or one of the secondary certificates from one of the secondary certificate holders (see paragraph [0865]; Ginter et al. teach providing trusted verification that a group of value chain participants are collectively who they say they are, wherein in a plurality of certificates from different parties are tested, which implies that the certificates have been received), authenticating an identity of the certificate holder from which the certificate was received (see paragraph [0864] providing trusted verification of value chain participants), and validating the presented certificate ( a plurality of certificates from different parties are tested).

Referring to claims 5,16 and 28, Ginter et al. disclose the primary digital certificate includes the authority of an officer of the corporation and wherein the identifying information uniquely identifying the officer is stored by the financial services provider (see claim 3 above).

Referring to claims 7,18 and 30, Ginter et al. the step of receiving detailed financial records and other financial information, which the examiner interprets as “a list of validated corporate payment requests from an authenticated certificate holder of the corporation and clearing only those corporate payment requests against the corporate account that are listed in the received list of validated corporate payment requests” (see paragraph [0782]).

Referring to claims 8,19, and 31, Ginter et al. disclose the requiring step includes a step of validating the collected pending payment requests of the payment statement at least partially programmatically (see paragraph [0119]; the Distributed Commerce Utility can provide convenience and operating efficiencies to their value chain participants; for example, they may offer a complete, integrated set of important clearing function capabilities that are programmable).

Referring to claims 9,20 and 32, Ginter et al. disclose the requiring step validates each pending payment requests in the pending payment statement by matching the payment request with a corresponding payment request in an accounting system of the corporation (see paragraph [0870]-- certifying based on another certificate and an automatic secure database lookup which may be performed locally, across a distributed database arrangement).

Referring to claims 10,22 and 34, Ginter et al. disclose the pending payment statement generating step generates the pending payment statement at a regular interval (see paragraphs [0396] financial clearinghouse may provide payment statements to consumers & [0602] providing periodic reporting of transaction activity).

Referring to claims 11,23 and 35, Ginter et al. disclose periodically reporting transaction activity, which the examiner presumes may include dialing and weekly (see claim 10 above).

Referring to claim 12, Ginter et al. disclose at least one processor, at least one data storage device (see paragraph [0113]) and a plurality of processes spawned by said at least one processor, the process including processing logic for (see paragraph [0141]): issuing a primary digital certificate to a primary certificate holder of a corporation, the primary certificate being configured to authorize the primary certificate holder to designate a plurality of holders of secondary digital certificates that are derivative from the primary certificate, each of the primary and plurality of secondary certificates including at least one of unique identifying information and an indication of authority of the holder of the certificate, an authority defined in each of the secondary digital certificates being comparatively more limited than an authority defined in the primary digital certificate (see paragraph [0907] - it may be efficient and/or desirable for each institution holding a certificate to issue dependent certificates to its own faculty, staff and students and paragraph [0908] certifying authority may issue electronic controls, subject to controls issued by rights holder for example, that delegate, to the institution's certifying authority the authority and responsibility to issue dependent certificates within certain limits), collecting, over the computer network, pending corporate payment requests for clearing against an account of the corporation (see paragraph [0576] financial clearinghouse may collect payment related information and details, and efficiently arrange for the transfer of money and other compensation to ensure that value providers get paid), periodically generating a pending payment statement that includes the collected pending payment requests (see paragraph [0602] providing periodic reporting of transaction activity for clearinghouse reconciliation and recordation purposes), requiring the each of the collected pending payment requests be validated by an authentication primary or secondary certificate holder having the authority to validate the payment requests (see



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paragraph [0581], allowing each party involved in a transaction to verify that a given exchanged as occurred), clearing only validated corporate payment requests of the pending payment statement against the corporate account (see paragraph [0582] reconciling accounts at time of purchase, e.g. transferring funds from a value chain participant account to one or more provider accounts). Ginter et al. do not expressly disclose an indication of authority of the holder of the certificate that includes at least one of a maximum payment that the holder of the certificate is authorized to validate and an identification of payees for which the certificate holder is authorized to validate payments and an authenticated secondary certificate holder having the authority to validate the payment request up to the predetermined maximum payment and for the identified payees included in the indication of authority of the secondary certificate issued to the authenticated certificate holder. Perlman discloses a entity or group certificate that includes at least one of a predetermined maximum payment that the holder of the certificate is authorized to validate and an identification of payees for which the certificate holder is authorized to validate payments and a certificate holder having the authority to validate the payment requests up to the predetermined maximum payment and for the identified payees included in the indication of authority of the certificate issued to the certificate holder (see paragraph [0055]). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the system disclose by Ginter et al. to include an indication of authority of the holder of the certificate that includes at least one of a predetermined maximum payment that the holder of the certificate is authorized to validate and an identification of payees for which the certificate holder is authorized to validate payments and an authenticated secondary certificate holder having the authority to validate the payment request up to the predetermined maximum payment and for the

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identified payees included in the indication of authority of the secondary certificate issued to the authenticated certificate holder. At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to do this because it provides an additional level of security.

### *Conclusion*

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- US Publication No. 2004/0199475 to Rivest et al. discloses a certificate that specifies the user's public key, maximum serial number the user is authorized to use and the maximum amount of check.
- US Publication No. 2004/0260647 to Blinn et al. discloses a method and system for restricting the usage of payment accounts.

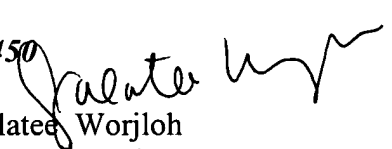
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jalatee Worjloh whose telephone number is (571) 272-6714. The examiner can normally be reached on Mondays-Thursdays 8:30 - 7:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306 for Regular/After Final Actions and (571)273-6714 for Non-Official/Draft.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:  
***Commissioner of Patents and Trademarks***  
***P.O. Box 1450***  
***Alexandria, VA 22313-1450***

  
Jalate Worjloh  
Patent Examiner  
Art Unit 3621

December 20, 2005